

TRANSMITTAL LETTER TO THE UNITED STATES  
DESIGNATED/ELECTED OFFICE (DO/EO/US)  
CONCERNING A FILING UNDER 35 U.S.C. 371

MAF-10002/22

U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5)

INTERNATIONAL APPLICATION NO.  
PCT/US00/13124INTERNATIONAL FILING DATE  
12 MAY 2000PRIORITY DATE CLAIMED  
12 MAY 1999

## TITLE OF INVENTION

ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

## APPLICANT(S) FOR DO/EO/US

FRANKEL, MARVIN A.

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. ☐ This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. ☒ This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. ☐ This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (24) indicated below.
4. ☐ The US has been elected by the expiration of 19 months from the priority date (Article 31).
5. ☐ A copy of the International Application as filed (35 U.S.C. 371 (c)(2))
  - a. ☐ is attached hereto (required only if not communicated by the International Bureau).
  - b. ☐ has been communicated by the International Bureau.
  - c. ☐ is not required, as the application was filed in the United States Receiving Office (RO/US).
6. ☐ An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).
  - a. ☐ is attached hereto.
  - b. ☐ has been previously submitted under 35 U.S.C. 154(d)(4).
7. ☐ Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371 (c)(3))
  - a. ☐ are attached hereto (required only if not communicated by the International Bureau).
  - b. ☐ have been communicated by the International Bureau.
  - c. ☐ have not been made; however, the time limit for making such amendments has NOT expired.
  - d. ☐ have not been made and will not be made.
8. ☐ An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. ☒ An oath or declaration of the inventor(s) (35 U.S.C. 371 (c)(4)).
10. ☐ An English language translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371 (c)(5)).
11. ☐ A copy of the International Preliminary Examination Report (PCT/IPEA/409).
12. ☐ A copy of the International Search Report (PCT/ISA/210).

Items 13 to 20 below concern document(s) or information included:

13. ☐ An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
14. ☐ An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
15. ☐ A **FIRST** preliminary amendment.
16. ☐ A **SECOND** or **SUBSEQUENT** preliminary amendment.
17. ☐ A substitute specification.
18. ☐ A change of power of attorney and/or address letter.
19. ☐ A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.
20. ☐ A second copy of the published international application under 35 U.S.C. 154(d)(4).
21. ☐ A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).
22. ☐ Certificate of Mailing by Express Mail
23. ☒ Other items or information:
  1. Copy of the Notification of Missing Requirements Under 35 U.S.C. 371.
  2. Acknowledgement postcard

PETITION  
EXHIBIT C

U.S. APPLICATION NO. (UNKNOWN, SEE IR 1.5)	INTERNATIONAL APPLICATION NO. PCT/US00/13124	ATTORNEY'S DOCKET NUMBER MAF-10002/22
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24. The following fees are submitted:				CALCULATIONS PTO USE ONLY	
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):					
<input type="checkbox"/> Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO ..... \$1040.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO ..... \$890.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO ..... \$740.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) ..... \$710.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) ..... \$100.00					
ENTER APPROPRIATE BASIC FEE AMOUNT =				\$0.00	
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492 (e)).				\$0.00	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE		
Total claims	7 - 20 =	0	x \$18.00	\$0.00	
Independent claims	2 - 3 =	0	x \$84.00	\$0.00	
Multiple Dependent Claims (check if applicable).			<input type="checkbox"/>	\$0.00	
TOTAL OF ABOVE CALCULATIONS =				\$0.00	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27). The fees indicated above are reduced by 1/2.				\$0.00	
SUBTOTAL =				\$0.00	
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492 (f)).				\$0.00	
TOTAL NATIONAL FEE =				\$0.00	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable).				<input type="checkbox"/>	\$0.00
TOTAL FEES ENCLOSED =				\$0.00	
				Amount to be refunded	\$
				charged	\$

- a. ☐ A check in the amount of \_\_\_\_\_ to cover the above fees is enclosed.
- b. ☐ Please charge my Deposit Account No. \_\_\_\_\_ in the amount of \_\_\_\_\_ to cover the above fees. A duplicate copy of this sheet is enclosed.
- c. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 07-1180. A duplicate copy of this sheet is enclosed.
- d. ☐ Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

Ellen S. Cogen  
Gifford, Krass, Groh, Sprinkle,  
Anderson & Citkowski, P.C.  
280 N. Old Woodward Avenue, Suite 400  
Birmingham, MI 48009-5394  
(248) 647-6000

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OCT 01 2003

OFFICE OF PETITIONS

SIGNATURE

Ellen S. Cogen

NAME

38,109

REGISTRATION NUMBER

DATE

1/13/02

PCT

The received stamp of the U.S. Receiving Office imprinted hereon acknowledges the filing of:

☒ Transmittal Letter ☐ PCT Request \_\_\_\_\_ Page(s)

☐ Fee Calculation Sheet

\_\_\_\_\_ Page(s) Specifications \_\_\_\_\_ Page(s) Claims

\_\_\_\_\_ Page(s) Abstract \_\_\_\_\_ Sheets of Drawings

☐ Chapter II Demand ☐ Amendment (Article \_\_\_\_\_) \_\_\_\_\_ Page(s)

☒ Invitation to Correct Defects ☐ Power of Attorney ☐ Check \_\_\_\_\_

Other: Executed Declaration

Applicant: Frankel <sup>1000</sup> Rec'd PCT/PTO 23 JAN 2002

Serial/Reg. No. PCT/US00/13124 Atty Docket No. MAF-10002/22



Date: 1-23-02 Date Due: 3-4-02

☒ Cert. Of Mailing/Express Mail EV01110761US ESC/JK/CR

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 <b>EXPRESS MAIL</b> UNITED STATES POSTAL SERVICE®		<b>POST OFFICE TO ADDRESSEE</b>		 EV 01110761 US	
<b>RECEIVED</b> JAN 24 2002 GIFFORD REVERSON SUPPLY ANDERSON GUARANTEE AND LIMITS ON INSURANCE COVERAGE					
<b>ORIGIN (POSTAL USE ONLY)</b>					
PO ZIP Code <u>48012</u>		Day of Delivery <input checked="" type="checkbox"/> Next <input type="checkbox"/> Second		Flat Rate Envelope <input type="checkbox"/>	
Date In <u>01/23/02</u>		Postage \$ <u>1245</u>		Return Receipt Fee	
Time In <u>165</u> <input type="checkbox"/> AM <input checked="" type="checkbox"/> PM		Military <input type="checkbox"/> 12 Noon <input type="checkbox"/> 3 PM		COD Fee	
Weight lbs. <u>3</u> ozs.		Int'l Alpha Country Code		Insurance Fee	
No Delivery <input type="checkbox"/> Weekend <input type="checkbox"/> Holiday		Acceptance Clerk Initials <u>JK</u>		Total Postage & Fees \$ <u>1245</u>	
<b>CUSTOMER USE ONLY</b>					
METHOD OF PAYMENT: <u>X480320</u>					
Express Mail Corporate Acct. No.					
FROM: (PLEASE PRINT) <u>GIFFORD KNASS GROH &amp; ASSOC PC</u> <u>280 N OLD WOODWARD AVE STE 400</u> <u>BIRMINGHAM MI 48009-5394</u> <u>MAF-10002/22</u> <u>ESC/JK/CR</u>					
TO: (PLEASE PRINT) <u>ASSISTANT COMMISSIONER FOR</u> <u>PATENTS</u> <u>WASHINGTON DC 20231-000</u> <u>Box PCT</u>					

PATENT

The received stamp of the U.S. Patent and Trademark Office imprinted hereon acknowledges the filing of:

- ☐ Transmittal Letter    ☐ New Patent Application  
    Page(s) Specifications    Page(s) Claims  
    Page(s) Abstract    Sheets of Drawings  
☐ Small Entity Declaration    ☐ Declaration & Power of Atty  
☐ IDS, PTO 1449 & Patents    ☐ Assignment & Recordation Cover Sheet  
☐ Amendment/Response    ☐ Check

Other: Petition to Withdraw Holding of Abandonment  
with Exhibit A, B & C

Inventor: Marvin A. Frenkel

Serial/Reg. No. 09/979,570 Atty Docket No. MAF-10002/22

Date: November 26, 2002 Date Due: \_\_\_\_\_

☒ Cert. Of Mailing/Express Mail Label No. EV2057949304S

Aug  
JK

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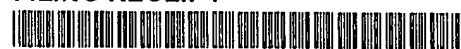
Commissioner for Patents  
Washington, DC 20231  
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/979,570	11/26/2002	3621	115	MAF- 10002/22	1	7	3

CONFIRMATION NO. 6028

25006  
GIFFORD, KRASS, GROH, SPRINKLE  
ANDERSON & CITKOWSKI, PC  
280 N OLD WOODARD AVE  
SUITE 400  
BIRMINGHAM, MI 48009

## FILING RECEIPT



\*OC000000009656854\*

Date Mailed: 03/19/2003

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

Marvin A. Frankel, Huntington, MI;

## Domestic Priority data as claimed by applicant

This application is a 371 of PCT/US00/13124 05/12/2000

## Foreign Applications

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Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

## Title

Anonymous on-line cash management system

## Preliminary Class

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MAR 24 2003

GIFFORD, KRASS, GROH, SPRINKLE,  
ANDERSON & CITKOWSKI, P.C.

705

**LICENSE FOR FOREIGN FILING UNDER**  
**Title 35, United States Code, Section 184**  
**Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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**OCT 01 2003**

**OFFICE OF PETITIONS**



## UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents, Box 501  
 United States Patent and Trademark Office  
 Washington, D.C. 20231  
 www.uspto.gov

U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
09/979,570	Marvin A. Frankel	MAF-10002/22

25006  
 GIFFORD, KRASS, GROH, SPRINKLE  
 ANDERSON & CITKOWSKI, PC  
 280 N OLD WOODARD AVE  
 SUITE 400  
 BIRMINGHAM, MI 48009

INTERNATIONAL APPLICATION NO.	
PCT/US00/13124	
1A. FILING DATE	PRIORITY DATE
05/12/2000	

**CONFIRMATION NO. 6028**  
**371 ACCEPTANCE LETTER**



\*OC000000009656855\*

Date Mailed: 03/19/2003

# **NOTICE OF ACCEPTANCE OF APPLICATION UNDER 35 U.S.C 371 AND 37 CFR 1.494 OR 1.495**

The applicant is hereby advised that the United States Patent and Trademark Office in its capacity as a Designated Office (37 CFR 1.494), has determined that the above identified international application has met the requirements of 35 U.S.C. 371, and is **ACCEPTED** for national patentability examination in the United States Patent and Trademark Office.

The United States Application Number assigned to the application is shown above and the relevant dates are:

<u>11/26/2002</u>	<u>11/26/2002</u>
DATE OF RECEIPT OF 35 U.S.C. 371(c)(1), (c)(2) and (c)(4) REQUIREMENTS	DATE OF RECEIPT OF ALL 35 U.S.C. REQUIREMENTS

A Filing Receipt (PTO-103X) will be issued for the present application in due course. **THE DATE APPEARING ON THE FILING RECEIPT AS THE " FILING DATE" IS THE DATE ON WHICH THE LAST OF THE 35 U.S.C. 371 REQUIREMENTS HAS BEEN RECEIVED IN THE OFFICE. THIS DATE IS SHOWN ABOVE.** *The filing date of the above identified application is the international filing date of the international application (Article 11(3) and 35 U.S.C. 363).* Once the Filing Receipt has been received, send all correspondence to the Group Art Unit designated thereon.

The following items have been received:

- o U.S. Basic National Fee
- o Copy of IPE Report
- o Copy of references cited in ISR
- o Copy of the International Application
- o Copy of the International Search Report
- o Oath or Declaration
- o Request for Immediate Examination
- o Small Entity Statement

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

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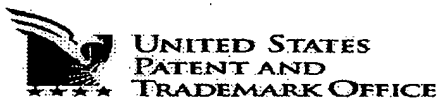
DEBORAH D WILLIAMS

Telephone: (703) 305-3744

PART 1 - ATTORNEY/APPLICANT COPY

FORM PCT/DO/EO/903 (371 Acceptance Notice)





Commissioner for Patents  
Washington, DC 20231  
www.uspto.gov

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/979,570		Marvin A. Frankel	MAF-10002/22

25006  
GIFFORD, KRASS, GROH, SPRINKLE  
ANDERSON & CITKOWSKI, PC  
280 N OLD WOODARD AVE  
SUITE 400  
BIRMINGHAM, MI 48009

CONFIRMATION NO. 6028

**WITHDRAWAL NOTICE**



\*OC000000009650654\*

Date Mailed: 03/19/2003

**WITHDRAWAL OF PREVIOUSLY SENT NOTICE**

The Notice of Abandonment mailed on 11/15/2002 was sent in error and is hereby withdrawn. A Filing Receipt is enclosed. The Office regrets any inconvenience the error may have caused.

*A copy of this notice MUST be returned with the reply.*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202  
PART 1 - ATTORNEY/APPLICANT COPY